

EXAMPLE 8: Married couple, both age 25, with 2 young children at home. Husband drives 2002 Toyota Camry 4 door sedan eight miles to work each way, five days per week. Annual mileage = 12,000. Wife drives 2004 Ford Focus six miles to daycare and work each day, five days per week. Annual mileage = 10,000. The husband had an accident one year ago, causing \$2,000 damage to another party. The wife has a speeding ticket (45mph in a 35mph zone).

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$1,054	\$1,077	\$1,330	\$944	\$1,013
Amco	\$780	\$932/\$962	\$889	\$814	\$866
American Standard	\$1,377	\$1,479/1,702	\$1,467	\$1,521	\$1,572
Auto Club Ins Assoc	\$620	\$782	\$715	\$550	\$622
Center Mutual	\$1,117	\$855	\$1,105	\$1,047	\$1,047
Dairyland Ins Co	\$2,815	\$2,773	\$2,645	\$3,113	\$2,830
Farmers Insurance	\$954	\$1,152	\$1,083	\$965	\$1,141
Garrison Prop & Cas	\$635	\$670	\$608	\$588	\$548
Grinnel Mutual	\$1,248	\$1,032	\$1,210	\$1,188	\$1,170
Milbank	\$1,029	\$1,172	\$1,228	\$1,112	\$1,166
Nat'l Farmers Union	\$913	\$1,010	\$971	\$896	\$919
Nodak Mutual	\$984	\$1,067	\$1,123	\$1,023	\$1,052
North Star Mutual	\$678	\$690	\$648	\$635	\$600
Progressive Direct	\$443	\$439	\$435	\$440	\$425
Progressive NW	\$353	\$416	\$483	\$356	\$386
Safeco Insurance Co.	\$920	\$988	\$979	\$934	\$918
State Farm Fire	\$590	\$708	\$587	\$530	\$614
USAA	\$601	\$635	\$576	\$572	\$521
USAA Casualty	\$635	\$670	\$608	\$588	\$548
USAA General Ind	\$1,306	\$1,408	\$1,260	\$1,244	\$1,128